



A handwritten signature in black ink, appearing to read "Michael S. McManus".

Hon. Michael S. McManus  
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA

|                            |   |                       |
|----------------------------|---|-----------------------|
| In re                      | ) | Case No. 09-52021     |
|                            | ) |                       |
| PHILIP and BARBARA CIRVES, | ) | Chapter 13            |
|                            | ) |                       |
| Debtor.                    | ) | Date: January 8, 2010 |
|                            | ) | Time: 1:30 p.m.       |
|                            | ) |                       |
|                            | ) |                       |

**MEMORANDUM**

Movant The Bank of New York, etc., seeks relief from the automatic stay with respect to real property located in Reno, Nevada.

Neither the debtor nor the trustee have filed written opposition on or before 14 days prior to the hearing as required by Local Bankruptcy Rule 9014(d)(1). This is considered as consent to the granting of the motion. Cf. Ghazali v. Moran, 46 F.3d 52, 53 (9<sup>th</sup> Cir. 1995). Further, because the court will not materially alter the relief requested by the moving party, an actual hearing is unnecessary. See Boone v. Burk (In re Eliapo),

1 468 F.3d 592 (9<sup>th</sup> Cir. 2006). Therefore, the defaults of the  
2 above-mentioned parties in interest are entered and the matter  
3 will be resolved without oral argument.

4 The motion will be granted pursuant to 11 U.S.C. § 362(d)(1)  
5 to permit the movant to conduct a nonjudicial foreclosure sale  
6 and to obtain possession of the subject property following sale.

7 The movant holds a claim secured by a deed of trust that  
8 encumbers the debtor's real property. The plan requires that the  
9 post-petition note installments be paid directly to the movant by  
10 the debtor. In breach of the plan, the debtor failed to pay  
11 approximately six monthly installments to the movant. This is  
12 cause to terminate the automatic stay. See Ellis v. Parr (In re  
13 Ellis), 60 B.R. 432, 434-435 (B.A.P. 9<sup>th</sup> Cir. 1985).

14 Because the movant has not established that the value of its  
15 collateral exceeds the amount of its claim, the court awards no  
16 fees and costs. 11 U.S.C. § 506(b).

17 The 14-day stay of Fed. R. Bankr. P. 4001(a)(3) will not be  
18 waived.

19 Counsel for the movant shall lodge a conforming order.  
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